

**METHOD FOR PROVIDING PERSONAL IDENTIFICATION**

**Abstract of the Disclosure**

Checks are provided with photographs of the payee to help prevent fraud when the checks are presented for negotiation. The checks include images which are stored on the payor's data processing system using filenames which are uniquely associated with each payee. In an alternative embodiment of the invention, personal checks are prepared using commercially available check printing software in which images are "predistorted" in a manner which insures that when the checks are ultimately printed by software which "distorts" an image, the combined "predistortion" and "distortion" result in a normal image.

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